

Information to identify the case:

Debtor 1	<u>Austin E. Toy Jr.</u>	Social Security number or ITIN	xxx-xx-5348
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Nancy L. Toy</u>	Social Security number or ITIN	xxx-xx-6341
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 19-22512-GLT			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Austin E. Toy Jr.

Nancy L. Toy

10/30/19

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Austin E. Toy
 Nancy L. Toy
 Debtors

Case No. 19-22512-GLT
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin
 Form ID: 318

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 Total Noticed: 49

Date Rcvd: Oct 30, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 01, 2019.

db/jdb
 tr
 +Austin E. Toy, Jr., Nancy L. Toy, 728 Indiana Avenue, Avonmore, PA 15618-9739
 +Lisa M. Swope, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931-0270
 15090123 +Alltran Financial, LP, PO Box 722901, Houston, TX 77272-2901
 15090124 Amazon/Chase, P.O. Box 152123, Wilmington, DE 19850
 15090129 CBCS, PO Box 2724, Columbus, OH 43216-2724
 15090134 +CLIENT SERVICES INC, 3451 HARRY S TRUMAN BLVD, ST CHARLES MO 63301-9816
 (address filed with court: Client Services, Inc., 3451 Harry S. Truman Blvd., Saint Charles, MO 63301)
 15090130 Chase, PO Box 1423, Charlotte, NC 28201-1423
 15090133 +CitiFinancial, PO Box 9001082, Louisville, KY 40290-1082
 15090135 +D&A Services, 1400 E. Touhy Ave, Ste. G2, Des Plaines, IL 60018-3338
 15090138 +First Bank Card, PO Box 2557, Omaha, NE 68103-2557
 15090143 +KML Law Group, P.C., Suite 5000 - BNY Independence Center, 701 Market Street, Philadelphia, PA 19106-1538
 15090147 +Plum Borough Municipal Authority, 4555 New Texas Rd., Pittsburgh, PA 15239-1195
 15090150 Portfolio Recovery Associates, LLC, PO Box 12919, Norfolk, VA 23541
 15090151 +Quest Diagnostics, PO Box 740717, Cincinnati, OH 45274-0717
 15090157 +SST Card Services, PO Box 23060, Columbus, GA 31902-3060
 15090158 +SST/SYNOVUS, P.O. Box 3997, Saint Joseph, MO 64503-0997
 15090154 Sears, PO Box 9001055, Louisville, KY 40290-1055
 15090161 +UPMC Physician Services, PO Box 16346, Pittsburgh, PA 15242-0346
 15090163 Weltman, Weinberg & Reis, 437 Seventh Avenue, Suite 2500, Pittsburgh, PA 15219

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 31 2019 03:48:36 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
 cr +E-mail/Text: kburkley@bernsteinlaw.com Oct 31 2019 03:49:41 Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
 cr +EDI: PRA.COM Oct 31 2019 07:18:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 15090125 +EDI: TSYS2.COM Oct 31 2019 07:18:00 Barclay's Bank Delaware, P.O. Box 8803, Wilmington, DE 19899-8803
 15090126 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Oct 31 2019 03:49:20 Bayview Loan Servicing, 4425 Ponce De Leon Blvd., Miami, FL 33146-1837
 15090127 E-mail/Text: bankruptcy@cavps.com Oct 31 2019 03:49:14 Calvary Portfolio Services, LLC, P.O. Box 27288, Tempe, AZ 85282
 15090134 E-mail/Text: mediamanagers@clientservices.com Oct 31 2019 03:47:38 Client Services, Inc., 3451 Harry S. Truman Blvd., Saint Charles, MO 63301
 15090128 EDI: CAPITALONE.COM Oct 31 2019 07:18:00 Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
 15090131 EDI: CITICORP.COM Oct 31 2019 07:18:00 CitiCards, PO Box 9001037, Louisville, KY 40290-1037
 15090132 EDI: CITICORP.COM Oct 31 2019 07:18:00 Citicards CBNA, PO Box 6241, lbs Cdv Disputes, Sioux Falls, SD 57117-6241
 15090136 E-mail/PDF: DellBKNotifications@resurgent.com Oct 31 2019 03:45:15 Dell Preferred Account, P.O. Box 6403, Carol Stream, IL 60197
 15090137 E-mail/Text: data_processing@fin-rec.com Oct 31 2019 03:47:59 Financial Recovery Services, P.O. Box 385908, Minneapolis, MN 55438-5908
 15090139 +EDI: WFNNB.COM Oct 31 2019 07:18:00 Gander Mountain, PO Box 659569, San Antonio, TX 78265-9569
 15090140 +EDI: RMSC.COM Oct 31 2019 07:18:00 JCPenney, PO Box 965009, Orlando, FL 32896-5009
 15090141 +EDI: CHASE.COM Oct 31 2019 07:18:00 JPMCB Card, PO Box 15298, Wilmington, DE 19850-5298
 15090142 EDI: TSYS2.COM Oct 31 2019 07:18:00 Juniper, PO Box 13337, Philadelphia, PA 19101-3337
 15090144 +E-mail/PDF: resurgentbknofifications@resurgent.com Oct 31 2019 03:56:32 LVNV Funding, PO Box 1269, Greenville, SC 29602-1269
 15090145 EDI: AGFINANCE.COM Oct 31 2019 07:18:00 One Main, PO Box 742536, Cincinnati, OH 45274-2536
 15090146 +EDI: AGFINANCE.COM Oct 31 2019 07:18:00 One Main Financial, PO Box 1010, Evansville, IN 47706-1010
 15075887 EDI: PRA.COM Oct 31 2019 07:18:00 Portfolio Recovery, 120 Corporate Blvd., Norfolk, VA 23502
 15090149 EDI: PRA.COM Oct 31 2019 07:18:00 Portfolio Recovery, 120 Corporate Blvd., Suite 1, Norfolk, VA 23502
 15090152 +EDI: RMSC.COM Oct 31 2019 07:18:00 QVC, PO Box 530905, Atlanta, GA 30353-0905
 15090156 EDI: AGFINANCE.COM Oct 31 2019 07:18:00 Springleaf, PO Box 742536, Cincinnati, OH 45274-2536
 15090159 +EDI: RMSC.COM Oct 31 2019 07:18:00 SYNCB/Lowes, PO Box 960010, Orlando, FL 32896-0010
 15090160 EDI: RMSC.COM Oct 31 2019 07:18:00 SYNCB/Walmart, PO Box 530927, Atlanta, GA 30353-0927
 15090153 +EDI: RMSC.COM Oct 31 2019 07:18:00 Sam's Club, P.O. Box 530942, Atlanta, GA 30353-0942

District/off: 0315-2

User: admin
Form ID: 318

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Total Noticed: 49

Date Rcvd: Oct 30, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

15090155 E-mail/Text: jennifer.chacon@spservicing.com Oct 31 2019 03:49:53
Select Portfolio Servicing, P.O. Box 65250, Salt Lake City, UT 84165-0250
15076610 +EDI: RMSC.COM Oct 31 2019 07:18:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
15090165 +EDI: WFFC.COM Oct 31 2019 07:18:00 WF FIN BANK, 3201 N 4th Ave.,
Sioux Falls, SD 57104-0700
15090162 +EDI: WFFC.COM Oct 31 2019 07:18:00 Wells Fargo, PO Box 660553, Dallas, TX 75266-0553
15090164 +E-mail/Text: BKRMailOps@weltman.com Oct 31 2019 03:49:01 Weltman, Weinberg & Reis Co., LPA,
323 W. Lakeside Ave., Ste 200, Cleveland, OH 44113-1009

TOTAL: 31

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr U.S. Bank National Association, as Trustee, et al.
aty* +Lisa M. Swope, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270,
Ebensburg, PA 15931-0270
15090148* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery, 120 Corporate Blvd., Norfolk, VA 23502)
TOTALS: 1, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 01, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 30, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor U.S. Bank National Association, as Trustee, et al...
bkggroup@kmlawgroup.com
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,
jbluemle@bernsteinlaw.com
Lisa M. Swope on behalf of Trustee Lisa M. Swope lms@nsslawfirm.com, jas@nsslawfirm.com
Lisa M. Swope lms@nsslawfirm.com, jas@nsslawfirm.com
Matthew M. Herron on behalf of Debtor Austin E. Toy, Jr. mmh@thedebedtactors.com,
hgs@thedebedtactors.com;alb@thedebedtactors.com
Matthew M. Herron on behalf of Joint Debtor Nancy L. Toy mmh@thedebedtactors.com,
hgs@thedebedtactors.com;alb@thedebedtactors.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov

TOTAL: 7